

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 13-13073-BFK  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Howard E. Paine  
502 Braband Drive  
Stephens City, VA 22655

Jane M. Dalelio  
502 Braband Drive  
Stephens City, VA 22655

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-8735

Joint Debtor: xxx-xx-9095

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

**NOTICE OF NEED TO FILE PROOF OF CLAIM**

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, the trustee has advised that there are assets from which a distribution may be paid.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address above by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit):  
**November 19, 2014**

For a governmental unit:  
**November 19, 2014**

A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>) or at any bankruptcy clerk's office. It may be filed by regular mail with the court at the above address. If you wish to receive proof of its receipt by the Bankruptcy Court, enclose photocopy of the proof of claim together with a stamped, self-addressed envelope. Any attachment to the claim must be on 8 1/2" x 11" paper.

There is no fee for filing the proof of claim

**Any creditor who already has filed a proof of claim need not file another proof of claim.**

Dated: August 19, 2014

For the Court,

[VAN004vOct2011.jsp]

William C. Redden, Clerk  
United States Bankruptcy Court

United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Howard E. Paine  
Jane M. Dalelio  
Debtors

Case No. 13-13073-BFK  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: williamsd  
Form ID: VAN004

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Aug 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2014.

db/jdb  
aty  
cr  
+Howard E. Paine, Jane M. Dalelio, 502 Braband Drive, Stephens City, VA 22655-4838  
+Ann Callaway, 15 Garrett Street, Warrenton, VA 20186-3108  
+Middleburg Bank, John B. Connor, 1033 North Fairfax Street, Suite 310, Alexandria, VA 22314-1540  
11873313 +Citi Driver's Edge Charter, Box 6062, Sioux Falls, SD 57117-6062  
11873314 +Cutting Edge LLC, 6217 Honeybee Lane, Culpeper, VA 22701-6923  
11873316 +Dennis Sherman, 9745 Elmwood Road, Upperville, VA 20184-1709  
11873318 +Dr. Sam Yun, 225 Oak Springs Drive, Warrenton, VA 20186-2187  
11972877 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
11873320 +Kramer, Linkie & Taylor, LLC, 8210 CorpoRate Blvd., Suite 350, Rockville, MD 20850-0000  
11873321 +Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
11873322 +Middleburg Bank, P.O. Box 5, Middleburg, VA 20118-0005  
11882893 +Middleburg Bank, c/o John Connor, Esquire, John B. Connor, PLC, 1033 North Fairfax Street, Suite 310, Alexandria, VA 22314-1540  
11873324 +Northwestern Mutual Life Insurance Co, 720 East Wisconsin Avenue, Milwaukee, WI 53202-4797  
11873326 +Sam Aronhime, P.O. Box 754, Marshall, VA 20116-0754  
12423691 +Verizon Wireless, One Verizon Way, Basking Ridge, NJ 07920-1097

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12043735 +E-mail/Text: bncmail@w-legal.com Aug 20 2014 02:26:13 ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
11873307 EDI: AMEREXPR.COM Aug 20 2014 02:18:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
12021597 EDI: BECKLEE.COM Aug 20 2014 02:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11873308 EDI: BANKAMER.COM Aug 20 2014 02:18:00 Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019  
11873309 +E-mail/Text: cms-bk@cms-collect.com Aug 20 2014 02:25:53 Capital Maangement Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
11873310 EDI: CAPITALONE.COM Aug 20 2014 02:18:00 Capital One Bank USA, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
11873311 +E-mail/Text: katecrawford@slaterlawfirm.com Aug 20 2014 02:26:35 Catharine Slater Crawford, P.O. Box 18010, Richmond, VA 23226-8010  
11873312 EDI: CHASE.COM Aug 20 2014 02:18:00 Chase Bank USA, N.A., P.O. Box 15548, Wilmington, DE 19886-5548  
11873319 EDI: IRS.COM Aug 20 2014 02:18:00 Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
11873317 EDI: DISCOVER.COM Aug 20 2014 02:18:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
11881205 EDI: DISCOVER.COM Aug 20 2014 02:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
11873323 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 20 2014 02:26:17 NCO Financial Systems, Inc., P.O. Box 12100, Dept. 64, Trenton, NJ 08650-2100  
11983943 EDI: Q3G.COM Aug 20 2014 02:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
11971524 +EDI: NAVIENTFKASMSERV.COM Aug 20 2014 02:18:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
11873325 +EDI: NAVIENTFKASMSERV.COM Aug 20 2014 02:18:00 SallieMae, Claims Department, P.O. Box 9400, Wilkes-Barre, PA 18773-9400  
11971559 +EDI: NAVIENTFKASMSERV.COM Aug 20 2014 02:18:00 VL Funding, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1430  
12423690 EDI: AFNIVZWIRE.COM Aug 20 2014 02:18:00 Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
11971620\* +Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
11873315 ##+D.R.C. Complete Services, 4673 Old Blue Ridge Turnpike, Syria, VA 22743-4323

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2014 at the address(es) listed below:

Ann M. Callaway on behalf of Plaintiff Jane M. Dalelio acallaway@anncallawaylaw.com  
Ann M. Callaway on behalf of Attorney Ann Callaway acallaway@anncallawaylaw.com  
Ann M. Callaway on behalf of Debtor Howard E. Paine acallaway@anncallawaylaw.com  
Ann M. Callaway on behalf of Joint Debtor Jane M. Dalelio acallaway@anncallawaylaw.com  
Ann M. Callaway on behalf of Plaintiff Howard E. Paine acallaway@anncallawaylaw.com  
H. Jason Gold jgold@wileyrein.com,  
VA19@ecfcbis.com;pmccarthy@wileyrein.com;khertz@wileyrein.com;jgold@ecf.epiqsystems.com;jfarnum@wileyrein.com  
H. Jason Gold on behalf of Trustee H. Jason Gold jgold@wileyrein.com,  
VA19@ecfcbis.com;pmccarthy@wileyrein.com;khertz@wileyrein.com;jgold@ecf.epiqsystems.com;jfarnum@wileyrein.com  
John Bernard Connor on behalf of Creditor Middleburg Bank jack@johnbconnor.com  
Judy A. Robbins, ll ustpregion04.ax.ecf@usdoj.gov  
Robert L. Deichmeister on behalf of Defendant SLM Corporation rldlaw@bpf.net,  
rdeichmeister@verizon.net;bob@bpf.net

TOTAL: 10